

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

DOUGLAS P. RUSZCYK AND CYNTHIA  
L. RUSZCYK

\* Debtors

Case Number: 5-23-00311  
Chapter: 7

**CERTIFICATE OF MAILING**

The undersigned employee in the office of:

Tullio DeLuca, Esquire

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hereby certifies that a copy of the attached Notice, Motion to Approve Stipulation and Stipulation was mailed today to all parties named on the mailing list attached hereto by regular first class mail.

DATED: June 18, 2025

SIGNED: Lisa Manchial

TITLE: /s/Legal Assistant

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
DOUGLAS P. RUSZCYK AND : CHAPTER 7  
CYNTHIA L. RUSZCYK :  
: CASE NO. 5-23-00311

\*\*\*\*\*

JILL E. DURKIN :  
CHAPTER 7 TRUSTEE :  
Movant, :  
vs. :

DOUGLAS P. RUSZCYK AND :  
CYNTHIA L. RUSZCYK :

\*\*\*\*\*

**NOTICE TO CREDITORS AND OTHER PARTIES IN INTEREST**

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**NOTICE OF OPPORTUNITY TO OBJECT AND HEARING:** Pursuant to Local Rule 2002-1(a), the Court will consider this motion, objection, or other matter without further notice or hearing unless a party in interest files an objection/response on or before **July 09, 2025**. If you object to the relief requested, you must file your objection/response with the Clerk of Court and serve a copy on the movant and movant's attorney, if one is designated.

If you file and serve an objection/response within the time permitted, the Court may schedule a hearing and you will be notified. If you do not file an objection within the time permitted, the Court will deem the motion unopposed and proceed to consider the motion without further notice or hearing, and may grant the relief requested.

Date: June 18, 2025

Tullio DeLuca, Esquire  
PA ID# 59887  
Attorney for Debtors/Movants  
381 N. 9<sup>th</sup> Avenue  
Scranton, PA 18504

Clerk, U.S. Bankruptcy Court  
197 South Main Street  
Wilkes-Barre, PA 18701

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CYNTHIA L. RUSZCYK :  
Respondent. :

MOTION TO APPROVE STIPULATION

And Now Comes the Debtors, by and through their Attorneys, Tullio DeLuca, Esquire  
and Jill E. Durkin, Esq., Chapter 7 Trustee and hereby states as follows:

1. A Stipulation in settlement was agreed to by the parties to the above captioned  
Objection to Amended Exemptions and attached as an exhibit hereto.
2. Parties ask that this Honorable Court grant the proposed order approving the  
Stipulation.

/s/Tullio DeLuca  
Tullio DeLuca  
381 N. 9th Avenue  
Scranton, PA 18504  
Telephone: 570-347-7764  
Email: [tullio.deluca@verizon.net](mailto:tullio.deluca@verizon.net)

/s/Jill E. Durkin  
Jill E. Durkin, Esquire  
401 Marshbrook Road  
Factoryville, PA 18419  
(570) 881-4158  
Dated: [jilldurkinesq@gmail.com](mailto:jilldurkinesq@gmail.com)

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DOUGLAS P. RUSZCYK AND : CHAPTER 7  
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CYNTHIA L. RUSZCYK :  
Respondent. :

\*\*\*\*\*  
STIPULATION TO RESOLVE OBJECTION TO  
DEBTORS' AMENDED SCHEDULE C EXEMPTIONS  
\*\*\*\*\*

This matter has come before the Court on the Debtors' Amended Schedule C Exemptions, which were filed in this Court by the Debtors Douglas and Cynthia Ruszcyk, by and through counsel ("Debtors") and the Objection filed by Jill E. Durkin, Esq., Chapter 7 Trustee ("Trustee"). The Parties stipulate to the following and request a Court Order confirming same.

1. On February 11, 2025, Debtors filed an Amended Schedule A/B/C taking the following exemptions in Debtor's 2019 Chevy Silverado; \$9000 in 11 U.S.C. § 522 (d)(2) and \$28,075.00 in 11 U.S.C. § 522 (d)(5).
2. On February 24, 2025, Trustee filed an Objection to Debtors' Amended Schedule C Exemption.

3. On March 18, 2025, Debtor's filed an Answer to the Trustee's Objection to Amended Schedule C Exemption.

4. The parties agree to resolve the matter in the following manner:

Trustee shall pay Debtors \$1,968.27 (minus the May bank fee of approximately \$31.73)

5. The parties request that this Court sign and docket an Order approving the Stipulation.

Submitted by:

/s/Jill E. Durkin

Jill E. Durkin, Esquire  
401 Marshbrook Road  
Factoryville, PA 18419  
(570) 881-4158  
Dated: jilldurkinesq@gmail.com

/s/Tullio DeLuca

Tullio DeLuca  
381 N. 9th Avenue  
Scranton, PA 18504  
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Email: tullio.deluca@verizon.net

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CYNTHIA L. RUSZCYK :  
Respondent. :

\*\*\*\*\*  
ORDER APPROVING STIPULATION  
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Upon consideration of the Stipulation filed on \_\_\_\_\_, between

Jill E. Durkin, Esq., Chapter 7 Trustee and the above-captioned Debtor(s), in reference to the  
Trustee's Objection to Debtors' Amended Schedule C Exemptions,

IT IS HEREBY ORDERED that said Stipulation is APPROVED.

By the Court,

Mark J. Conway, Bankruptcy Judge  
Dated:

Ally Bank, c/o AIS Portfolio Services, LLC  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Ally Financial, c/o AIS Portfolio Services,  
4515 N Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118-7901

Navy Federal Credit Union  
c/o Silverman Theology, LLP 11200  
Rockville Pike, Suite 520 N. Bethesda,  
MD 20852-7105

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

Ally Financial  
P.O. Box 130424  
Roseville, MN 55113-0004

(p)DOVENMUEHLE MORTGAGE  
1 CORPORATE DRIVE SUITE 360  
LAKE ZURICH IL 60047-8945

American Express  
P.O. Box 981535  
El Paso, TX 79998-1535

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

(c)AMERISAVE MORTGAGE  
3525 PIEDMONT RD  
8 PIEDMONT CTR NE STE 600  
ATLANTA GA 30305-1565

Aqua Finance, Inc.  
P.O. Box 844  
Wausau, WI 54402-0844

Beth Israel Deaconess Hospital - Plymouth 275  
Sandwich Street  
Plymouth, MA 02360-2183

Brand Source/Citi CBNA  
5800 South Corporate Place  
Mail Code 234  
Sioux Falls, SD 57108-5027

CACH, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

CREDIT FIRST NA  
PO BOX 818011  
CLEVELAND, OHIO 44181-8011

Capital One  
PO Box 30285  
Salt Lake City, UT 84130-0285

Capital One N.A.  
by American InfoSource as agent PO Box  
71083  
Charlotte, NC 28272-1083

Citibank, N.A.  
5800 S Corporate Pl  
Sioux Falls, SD 57108-5027

Credit Collection Service  
P.O. Box 9134  
Needham, MA 02494-9134

Credit First  
6275 Eastland Rd.  
Brook Park, OH 44142-1399

Credit Management Co.  
2121 Noblestown Rd.  
P.O. Box 16346  
Pittsburgh, PA 15242-0346

Credit One Bank  
P.O. Box 98872  
Las Vegas, NV 89193-8872

(p)DISCOVER FINANCIAL SERVICES  
LLC PO BOX 3025  
NEW ALBANY OH 43054-3025

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

FB&T/Mercury  
700 22nd Ave South  
Brookings, SD 57006-2822

(p)FIRST NATIONAL BANK OF OMAHA  
1620 DODGE ST  
STOP CODE 3113  
OMAHA NE 68102-1593

(p)FREED<»I FINANCIAL ASSET  
MANAGEMENT LLC ATTN  
BANKRUPTCY DEPARTMENT  
PO BOX 2340  
PHOENIX AZ 85002-2340

Geisinger  
Correspondence Address  
P.O. Box 9800  
Coral Springs, FL 33075-0800

Geisinger  
PO Box 1123  
Minneapolis, MN 55440-1123

(p) BRAC LLC AKA HAMPTON ROADS  
ACCEPTANCE CM 600 WASHINGTON  
AVE SUITE 100  
TOWSON MD 21204-1303

Harley-Davidson Credit Corp.  
PO Box 9013  
Addison, Texas 75001-9013

Indigo-Celtic Bank  
Bankcard Services  
P.O. Box 4499  
Beaverton, OR 97076-4499

Internal Revenue Service  
Special Procedures Branch  
PO Box 7346  
Philadelphia, PA 19101-7346

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

(p) DSNB MACY S CITIBANK  
1000 TECHNOLOGY DRIVE MS 777  
O'FALLON MO 63368-2222

Mariner Finance  
8211 Town Center Dr.  
Nottingham, MD 21236-5904

(p)MISSION WE LLC  
PO BOX 105286  
ATLANTA GA 30348-5286

NAVY FEDERAL CREDIT UNION  
P. O. BOX 3000  
MERRIFIELD, VA 22119-3000

Navy FCU  
P.O. Box 3000  
Merrifield, VA 22119-3000

Navy FCU  
P.O. Box 3700  
Merrifield, VA 22119-3700

PA Department of Revenue  
Bureau of Individual Taxes  
P.O. Box 280601  
Harrisburg, PA 17128-0601

Pinnacle Credit Services, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Purchasing Power, LLC  
2727 Paces Ferry Road SE  
Bldg.2, Ste 1200  
Atlanta, GA 30339-6143

Quantum3 Group LLC as agent for Aqua  
Finance Inc  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Genesis FS Card Services Inc  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Mercury Financial/First Bank & Trust  
PO Box 788  
Kirkland, WA 98083-0788

Synchrony Bank  
c/o PRA Receivables Management, LLC PO  
Box 41021  
Norfolk, VA 23541-1021

Synchrony Bank/HSN  
Attn: Bankruptcy Dept.  
PO Box 965064  
Orlando, FL 32896-5064

Synchrony Bank/Barbor  
Attn: Bankruptcy Dept.  
PO Box 965064  
Orlando, FL 32896-5064

Synchrony Bank/Lowes  
Attn: Bankruptcy Dept.  
P.O. Box 965060  
Orlando, FL 32896-5060

TBD/CBNA  
One Court Square  
Long Island City, NY 11120-0001

Tractor Supply  
P.O. Box 6497  
Sioux Falls, SD 57117-6497

UPMC  
2 Bot Metal St.  
Dist Room 386  
Pittsburgh, PA 15203-2348

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

University of Pittsburgh Physicians  
1400 Locust St., Suite D2-2100  
Pittsburgh, PA 15219-5114

NF/Bobs Discount Furniture  
PO Box 14517  
Des Moines, IA 50306-3517

Wells Fargo Bank, N.A.  
PO Box 10438, MAC F8235-02F  
Des Moines, IA 50306-0438

p) JACK N ZAHAROPOULOS ATTN  
CHAPTER 13 TRUSTEE 8125  
ADAMS DRIVE, SUITE A  
HUMMELSTOWN PA 17036-8625